

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 21-10584-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael C. Eckardt  
2 Deerfield Lane  
Sewell, NJ 08080

Paula M. Eckardt  
2 Deerfield Lane  
Sewell, NJ 08080

Social Security No.:  
xxx-xx-7045

xxx-xx-8835

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 3/24/21  
Time: 10:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 25, 2021  
JAN: jpl

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Michael C. Eckardt  
Paula M. Eckardt  
Debtors

Case No. 21-10584-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jan 25, 2021

Form ID: 132

Total Noticed: 94

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael C. Eckardt, Paula M. Eckardt, 2 Deerfield Lane, Sewell, NJ 08080-2010
519082265	+ AR Resources, Inc., 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
519082259	Advanced Dermatology, PC, 570 Egg Harbor Road, Ste C-1, Sewell, NJ 08080-2359
519082260	Advanced ENT, PO Box 1870, Cary, NC 27512-1870
519082261	Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
519082262	+ Allan C. Smith, Esquire, 1276 Veterans Highway Suite E-1, Bristol, PA 19007-2597
519082264	+ Alpha Recovery Corp, 6912 S Quentin Street, Unit 10, Englewood, CO 80112-4531
519082266	+ Arcadia Recovery Bureau, PO Box 6768, Wyomissing, PA 19610-0768
519082267	+ Bureaus Invesment Group, Portfolio No 15 LLC, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
519082270	Cach LLC, PO Box 5980, Denver, CO 80127
519082274	+ CarePayment, PO Box 20337, Portland, OR 97294-0337
519082275	+ Center Street Finance, 700 W Arkansas Lane, Suite 150, Arlington, TX 76013-7645
519082277	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
519082278	City of Wilmington, PO Box 15404, Wilmington, DE 19850-5404
519082280	+ Complete Collection Service, 1007 N Federal Highway, #280, Fort Lauderdale, FL 33304-1422
519082282	+ Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
519082283	Cooper University Physicians, PO Box 95000-4345, Philadelphia, PA 19195-4345
519082285	+ Crafter's Choice Brands LLC, 7820 E Pleasant Valley Road, Independence, OH 44131-5531
519082317	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
519082288	Delaware Dept of Transportation, Delaware EZ-Pass Violation Center, PO Box 697, Dover, DE 19903-0697
519082289	Delaware Valley Urology, LLC, 2003B Lincoln Drive West, Marlton, NJ 08053-1529
519082290	+ E-ZPass Violation Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971
519082291	+ Ears Nose & Throat Specialists PC, 1206 W Sherman Avenue, Bldg 2, Ste B, Vineland, NJ 08360-6911
519082292	+ Emerg Phy Assoc of S.Jersey, PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601
519082293	Express Lanes, c/o JPMorgan Chase Bank, N.A., PO Box 28148, New York, NY 10087-8148
519082294	+ FCBS, Inc., 330 S Warminster Road, Suite 353, Hatboro, PA 19040-3433
519082295	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
519082296	First Financial Asset Mgmt, Inc., PO Box 901, Fort Mill, SC 29716-0901
519082297	+ Garden State Radiology Network, LLC, 28077 Network Place, Chicago, IL 60673-1280
519082298	HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
519082299	HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
519082300	HSBC Card Services, PO Box 379, Wood Dale, IL 60191-0379
519082301	+ HUP OP Pharmacy, 3400 Spruce Street, Philadelphia, PA 19104-4238
519082302	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
519082303	Ingrid Warmuth, MD, PO Box 785006, Philadelphia, PA 19178-5006
519082305	+ Inspira Health Network, 333 Irving Avenue, Bridgeton, NJ 08302-2123
519082304	Inspira Health Network, PO Box 650292, Dallas, TX 75265-0292
519082306	Internal Medicine Associates, PA, 201 Laurel Heights Drive, Bridgeton, NJ 08302-3635
519082310	+ Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020

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519082313 #+ KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
519082311 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
519082312 Kennedy Medical Group Practice, PC, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001  
519082315 LabCorp, PO Box 2240, Burlington, NC 27216-2240  
519082316 Littman & Barclay Plan, PO Box 6403, Sioux Falls, SD 57117-6403  
519082318 + Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600  
519082319 + Merrick Bank, PO Box 9211, Old Bethpage, NY 11804-9011  
519082320 + Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007  
519082321 Miraca Life Sciences, PO Box 844117, Dallas, TX 75284-4117  
519082324 + NC Quick Pass Customer Service Center, 200 Sorrell Grove Church Road, Suite A, Morrisville, NC 27560-9543  
519082326 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
519082328 + PA Turnpike Commission, Violation Processing Center, 8000 C Derry Street, Harrisburg, PA 17111-5287  
519082327 + PA Turnpike Commission, Violation Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729  
519082329 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
519082330 Pinnacle Mid-Atlantic Anesthesia/NJ, PO Box 650782, Dallas, TX 75265-0782  
519082332 Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
519082333 Professional Account Management, LLC, PO Box 1153, Milwaukee, WI 53201-1153  
519082334 + Professional Account Management, LLC, PO Box 3032, Milwaukee, WI 53201-3032  
519082335 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775  
519082339 SJ Gastroenterology Consultants PA, PO Box 183, Bridgeton, NJ 08302-0137  
519082344 + STAT Medical Transport, PO Box 13702, 30th Street Station, Philadelphia, PA 19101-3702  
519082340 South Jersey Eye Associates, PA, 205 Laurel Heights Drive, Bridgeton, NJ 08302-3635  
519082341 + South Jersey Health System, 501 Front Street, Elmer, NJ 08318-2101  
519082342 + South Jersey Healthcare, 333 Irving Avenue, Bridgeton, NJ 08302-2123  
519082343 + Southern Regional Pathology Assoc., PC, 1505 West Sherman Avenue, Vineland, NJ 08360-7059  
519082346 + TD Bank USA, NA, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500  
519082347 + The Bureaus Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
519082348 + Thomas & Cook, PO Box 598, 57 Cooper Street, 2nd Floor, Woodbury, NJ 08096-4650  
519082349 Trustees UPHS HUP PP, PO Box 824406, Philadelphia, PA 19182-4406  
519082350 + Westlake Financial Services, PO Box 54607, Los Angeles, CA 90054-0607

TOTAL: 69

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time Jan 25 2021 21:43:00	Recipient Name and Address U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 25 2021 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519082263	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 25 2021 21:41:00	AllianceOne Receivables Management, Inc., 4850 Street Road Suite 300, Feasterville Trevose, PA 19053-6643
519082268	+ Email/Text: payments@brsi.net	Jan 25 2021 21:44:00	Business Revenue Systems, Inc., 3208 Division Street, Burlington, IA 52601-1653
519082269	Email/Text: info@chcollects.com	Jan 25 2021 21:44:00	C&H Collection Services Inc., PO Box 1399, Merchantville, NJ 08109-0399
519082271	+ Email/Text: clientrep@capitalcollects.com	Jan 25 2021 21:44:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
519082272	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 25 2021 22:50:32	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519082279	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 25 2021 21:43:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
519082281	+ Email/Text: convergent@ebn.phinsolutions.com	Jan 25 2021 21:43:00	Convergent Outsourcing, Inc., 800 SW 39th St, PO Box 9004, Renton, WA 98057-9004
519082284	Email/Text: bankruptcy@sccompanies.com	Jan 25 2021 21:44:00	Country Door Inspirations, 1112 7th Avenue, Monroe, WI 53566-1364

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519082286	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 25 2021 21:44:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519082287	Email/PDF: creditonebknofications@resurgent.com	Jan 25 2021 22:50:39	Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
519082307	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 25 2021 21:42:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519082309	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 25 2021 21:43:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-9617
519082273	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 25 2021 22:55:02	Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
519082308	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 25 2021 21:43:00	Jared Jewelers, PO Box 3680, Akron, OH 44309-3680
519082314	Email/Text: PBNCNotifications@peritussservices.com	Jan 25 2021 21:42:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
519082322	+ Email/Text: mpma1944@aol.com	Jan 25 2021 21:43:00	MPMA Collections, PO Box 298, Millville, NJ 08332-0298
519082323	Email/Text: Bankruptcies@nragroup.com	Jan 25 2021 21:44:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
519082325	+ Email/PDF: bankruptcy@ncfsi.com	Jan 25 2021 22:55:17	New Century Financial Services, 110 S Jefferson Rd #104, Whippany, NJ 07981-1038
519082331	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 25 2021 22:47:05	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519082336	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 25 2021 22:47:18	Resurgent Receivables LLC, PO Box 1269, Greenville, SC 29602-1269
519082337	+ Email/Text: bkrrpt@retrievalmasters.com	Jan 25 2021 21:43:00	Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
519082338	+ Email/Text: jennifer.chacon@spsservicing.com	Jan 25 2021 21:44:00	Select Portfolio Servicing, Inc., ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
519082345	Email/PDF: gecsed@recoverycorp.com	Jan 25 2021 22:46:51	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519082276	##	Chase Receivables, 755 Baywood Drive, Suite 208, Petaluma, CA 94954-5508

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2021 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rex J. Roldan	on behalf of Debtor Michael C. Eckardt roldanlaw@comcast.net roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Joint Debtor Paula M. Eckardt roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4